United States Bankruptcy Court Middle District of Pennsylvania

In re:

Jack Stevenson Bogart, Jr.

Debtor

Case No. 18-05281-MJC Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 3
Date Rcvd: Nov 28, 2023 Form ID: 3180W Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID db	Recipient Name and Address Jack Stevenson Bogart, Jr., 118 Strawberry Ln, Stillwater, PA 17878-9443
5142211	Bogart Jack Stevenson Jr, 118 Strawberry Ln, Stillwater, PA 17878-9443
5142218	Citibank, PO Box 90010379, Louisville, KY 40201
5142226	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
5142231	Tiffany L. Bogart, 118 Strawberry Ln, Stillwater, PA 17878-9443
5190988	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5142233	# Weltman, Weinberg & Reis, 170 S Independence Mall W Ste 874, Philadelphia, PA 19106-3334

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Standard Time.				
Recip ID	+	Notice Type: Email Address EDI: PRA.COM	Date/Time	Recipient Name and Address
			Nov 28 2023 23:43:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr		Email/PDF: resurgentbknotifications@resurgent.com	Nov 28 2023 18:52:53	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
5154474		Email/PDF: bncnotices@becket-lee.com	Nov 28 2023 18:53:12	American France National Book of Backet and
			NOV 28 2023 18:53:12	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5142213		Email/PDF: bncnotices@becket-lee.com	Nov 28 2023 18:53:21	Amex, PO Box 981537, El Paso, TX 79998-1537
5158259	+	EDI: BANKAMER2		
			Nov 28 2023 23:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5142214		EDI: BANKAMER	Nov 28 2023 23:43:00	Bk of Amer, PO Box 982238, El Paso, TX
				79998-2238
5142215		EDI: CAPITALONE.COM	Nov 28 2023 23:43:00	Conital One 15000 Conital One Dr. Richmond
			NOV 28 2023 23:43:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
5145064		Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 28 2023 18:45:00	Citizens Bank N.A., One Citizens Bank Way
			1101 20 2023 10.13.00	JCA115, Johnston, RI 02919
5142222		Email/Text: Bankruptcy.RI@Citizensbank.com	N 20 2022 19:45:00	Citizena Dania NA 400 Leffanca Diad Wanniala
			Nov 28 2023 18:45:00	Citizens Bank NA, 480 Jefferson Blvd, Warwick, RI 02886-1359
5165676		EDI: CAPITALONE.COM	Nov 28 2023 23:43:00	Conidat One Death (IICA) N.A. has American
			Nov 28 2023 23:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5142216		EDI: CITICORP		
			Nov 28 2023 23:43:00	Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5161250	+	Email/Text: RASEBN@raslg.com	Nov 28 2023 18:46:00	Chase Bank USA, N.A., c/o Robertson, Anschutz
			110.1 20 2020 10.10.00	& Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5142219	+	EDI: CITICORP	N 00 0002 02 42 00	C''I INA POR (500 C' E'' CR
			Nov 28 2023 23:43:00	Citibank N.A., PO Box 6500, Sioux Falls, SD 57117-6500

District/off: 0314-5 User: AutoDocke Page 2 of 3 Date Rcvd: Nov 28, 2023 Form ID: 3180W Total Noticed: 46 5142221 + EDI: CITICORP Nov 28 2023 23:43:00 Citigroup, 388 Greenwich St, New York, NY 10013-2362 5142223 EDI: WFNNB.COM Nov 28 2023 23:43:00 Comenity Bank / Gander Mountain, Comenity BankPO, PO Box 182273, Columbus, OH 43218-2273 5146681 Email/PDF: resurgentbknotifications@resurgent.com Nov 28 2023 18:52:51 Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390 EDI: CITICORP 5142225 Nov 28 2023 23:43:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218 5165437 EDI: Q3G.COM Nov 28 2023 23:43:00 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 EDI: DISCOVER 5146028 Nov 28 2023 23:43:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 EDI: DISCOVER 5142224 Discover Fin Svcs LLC, PO Box 15316, Nov 28 2023 23:43:00 Wilmington, DE 19850-5316 5142227 EDI: IRS.COM Internal Revenue Service, Centralized Insolvency Nov 28 2023 23:43:00 Operation, PO Box 7346, Philadelphia, PA 19101-7346 5142217 EDI: JPMORGANCHASE Nov 28 2023 23:43:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298 5142228 Email/Text: bknotificationdistribution@jhcapitalgroup.com Nov 28 2023 18:46:00 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429 5142229 EDI: PHINGENESIS Nov 28 2023 23:43:00 Kay Jewelers/Genesis, PO Box 4485, Beaverton, OR 97076-4485 5142212 Email/Text: mylawyer@jpplaw.com Nov 28 2023 18:46:00 Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708 5159399 + Email/Text: bankruptcydpt@mcmcg.com Nov 28 2023 18:46:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 5300703 EDI: PRA.COM Portfolio Recovery Associates, LLC, PO Box Nov 28 2023 23:43:00 41067, Norfolk, VA 23541 5300704 EDI: PRA.COM Nov 28 2023 23:43:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 + EDI: RECOVERYCORP.COM 5142459 Nov 28 2023 23:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 5164039 EDI: Q3G.COM Quantum3 Group LLC as agent for, Crown Asset Nov 28 2023 23:43:00 Management LLC, PO Box 788, Kirkland, WA 98083-0788 5149507 EDI: Q3G.COM Nov 28 2023 23:43:00 Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788 5142230 + Email/Text: bankruptcyteam@quickenloans.com Nov 28 2023 18:46:00 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573 5151215 + Email/Text: bankruptcyteam@quickenloans.com Nov 28 2023 18:46:00 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408 5570556 Email/PDF: resurgentbknotifications@resurgent.com Nov 28 2023 18:52:51 Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 5570557 + Email/PDF: resurgentbknotifications@resurgent.com Resurgent Receivables LLC, c/o Resurgent Capital

Nov 28 2023 18:53:07

Services, PO Box 10587, Greenville, SC 29603-0587, Resurgent Receivables LLC, c/o District/off: 0314-5 User: AutoDocke Page 3 of 3 Date Rcvd: Nov 28, 2023 Form ID: 3180W Total Noticed: 46

	Email/Text: EBN@edfinancial.com Nov 28 2		Resurgent Capital Services 29603-0587
5521521		Nov 28 2023 18:46:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5142232	Email/PDF: DellBKNotifications@resurgent.com	Nov 28 2023 18:52:53	Webbank/dfs, PO Box 81607, Austin, TX 78708-1607
5142234	Email/Text: pitbk@weltman.com	Nov 28 2023 18:46:00	Weltman, Weinberg & Reis, Co., LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842
5142235	EDI: CAPITALONE.COM	Nov 28 2023 23:43:00	World's Foremost Bank, 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	bypass Keason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5161251	*+	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5142220	*	Citibank N.A., PO Box 6500, Sioux Falls, SD 57117-6500

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

Name **Email Address** Brian C Nicholas on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com Jack N Zaharopoulos TWecf@pamd13trustee.com James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com Jason Paul Provinzano

on behalf of Debtor 1 Jack Stevenson Bogart Jr. MyLawyer@JPPLaw.com,

g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com

Michael Patrick Farrington on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmllawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Debtor 2 (Spouse, if filing) United States Bankruptcy Court Middle District of Pennsylvania Debtor 2 (Spouse) United States Bankruptcy Court Middle District of Pennsylvania Case number: 5:18-bk-05281-MJC

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jack Stevenson Bogart Jr. aka Jack Bogart Jr., aka Jack Bogart, aka Jack Stevenson Bogart, aka Jack S. Bogart Jr., aka Jack S. Bogart

By the court:

11/28/23

Mark J. Conway, United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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